

buy-to-let investments

Parisian Apartments



The Offer

We are working with a leading French mortgage brokerage company, who have access to multiple mortgage products from over 300 European banks.

The Process

We have our own 'in-house' FSA regulated company who support the service that we provide for our clients. We assess a client's application from the information provided and we run our own mortgage simulation to determine if we think the bank will offer the client the mortgage that they require.

From the point that the client's application has been submitted to the bank, they aim to have a decision in principle within 14 days and formal offer in 4-6 weeks.

Required Documentation

- ✚ Passport copy
- ✚ A recent utility bill for proof of address
- ✚ 3 months bank statements
- ✚ 3 last monthly payslips; P60 or tax return for self employed
- ✚ *Annual accounts for self employed applicants
- ✚ Completing the bank and mortgage application forms

- From 80% LTV mortgages
- Capital & repayment
- 25 - 30 year term with settlement age up to age of 75
- Rates of circa 4.25%

DIP (Decision In Principle) call Information required.

- ✚ Personal Details
- ✚ Occupation

Liabilities

- ✚ Outstanding balances on Residential and BTL Mortgages, monthly repayments and property values.
- ✚ All unsecured loans including credit card balances. Monthly repayments for each loan/credit card.

Income for both you and your partner

- ✚ Annual gross income
- ✚ Net monthly income (take home)
- ✚ Any bonuses/commissions/dividends/rental income
- ✚ Monthly disposable income

Savings/Investments

- ✚ Bank deposit accounts
 - ✚ ISA's
 - ✚ Stocks and Shares
 - ✚ Any other investments
- Do you use an overdraft? If so how much?